

**Fill in this information to identify the case:**

Debtor 1 Brent M. McBeth

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE District of PA  
(State)

Case number 1:19-bk-03035-HWV

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** PennyMac Loan Services, LLC

**Court claim no. (if known):** 9-2

**Last 4 digits** of any number you use to identify the debtor's account: 5955

**Date of payment change:** 08 / 01 / 2021  
Must be at least 21 days after date of this notice

### Part 1: Escrow Account Payment Adjustment

#### 1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

**Current escrow payment:** \$ 331.43\*

**New escrow payment:** \$ 342.52

### Part 2: Mortgage Payment Adjustment

#### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

**Current interest rate:** \_\_\_\_\_ %

**New interest rate:** \_\_\_\_\_ %

**Current principal and interest payment:** \$ \_\_\_\_\_ **New principal and interest payment:** \$ \_\_\_\_\_

### Part 3: Other Payment Change

#### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

**Current mortgage payment:** \$ \_\_\_\_\_

**New mortgage payment:** \$ \_\_\_\_\_

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

- I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/ Lauren M. Moyer

Date 06 / 17 / 2021

Signature

Print: Lauren M. Moyer  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_ Title Attorney for creditor

Company McCabe, Weisberg & Conway, LLC

Address 123 S. Broad Street, Suite 1400  
Number \_\_\_\_\_ Street \_\_\_\_\_  
Philadelphia, PA 19109  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Contact phone ( 215 ) 790 - 1010 Email ecfmail@mwc-law.com

\* The "current escrow" referenced on the attached exhibit corresponds to the last payment which was made contractually. The "current escrow" referenced on the instant Notice of Mortgage Payment Change corresponds to the escrow amount required at the time of the most recent payment change.

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Brent M. McBeth Debtor(s) PennyMac Loan Services, LLC, or its Successor or Assignee Movant  vs.  Brent M. McBeth Jack N Zaharopoulos Respondent(s)	Chapter 13  Bankruptcy No. 1:19-bk-03035-HWV
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**CERTIFICATION OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE**

I, Lauren M. Moyer, attorney for PennyMac Loan Services, LLC, hereby certify that I served a true and correct copy of the foregoing Notice of Mortgage Payment Change, by United States Mail, first class, postage prepaid, and/or electronic means, upon the following:

Date Served: June 17, 2021

Brent M. McBeth  
103 Old Ford Dr  
Camp Hill, Pennsylvania  
170118336

John Matthew Hyams  
Law Offices of John M.  
Hyams  
2023 N 2nd St  
Harrisburg, Pennsylvania  
17102  
Attorney for Debtor

Jack N Zaharopoulos  
Standing Chapter 13 Trustee  
8125 Adams Drive, Suite A  
Hummelstown, Pennsylvania  
17036  
Trustee

Asst. U.S. Trustee  
228 Walnut Street, Suite 1190  
Harrisburg, Pennsylvania  
107101

/s/ Lauren M. Moyer

MARGARET GAIRO, ESQUIRE ID # 34419  
MARISA MYERS COHEN, ESQUIRE ID #87830  
LAUREN M. MOYER, ESQUIRE ID # 320589  
JAMES FRENCH, ESQUIRE ID # 319597  
Attorney for PennyMac Loan Services, LLC  
123 South Broad Street, Suite 1400  
Philadelphia, PA 19109  
Telephone: (215) 790-1010  
Facsimile: (215) 790-1274  
Email: [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com)



P.O. Box 514387  
Los Angeles, CA 90051-4387

## Escrow Account Disclosure Statement

**Statement Date:** June 2, 2021  
**Loan Number:**

**Property Address:**  
103 OLD FORD DR  
CAMP HILL PA 17011

**Questions?** Visit our website @ [www.PennyMacUSA.com](http://www.PennyMacUSA.com)  
(800) 777 - 4001 (Se Habla Español)  
M - F: 6:00 AM - 6:00 PM PT  
Sat: 7:00 AM - 11:00 AM PT

BRENT M MCBETH  
103 OLD FORD DR  
CAMP HILL, PA 17011-8336

### Annual Escrow Account Review

At least once each year, PennyMac Loan Services, LLC ("PennyMac") reviews your escrow account to make sure there is enough money to pay your property taxes and/or insurance premiums. This statement informs you of any adjustments to your monthly payment, shows you how much money you currently have in your escrow account and how much you will need in the next 12 months.

### Your New Mortgage Payment

During the next year, your escrow account balance is projected to have a shortage and/or escrow reserve payment (meaning not enough funds to pay your taxes and/or insurance as they come due). See Your Escrow Shortage and/or Escrow Reserve section on page 3 for more details.

Description	Current Monthly Payment Amount	New Monthly Payment Amount with Spread Shortage Over 12 Months
Principal and Interest	\$871.07	\$871.07
Escrow Payment	\$337.27	\$338.87
Escrow Reserve Payment	\$10.11	\$3.65
Total Payment Amount	\$1,218.45	\$1,213.59

Please start making the 'New Monthly Payment Amount' on August 1, 2021. Payments due prior to this date should be made at the 'Current Monthly Payment Amount' shown.

### Projected Escrow Account Activity

Over the next year, PennyMac expects to pay \$4,066.53 from your escrow account. Your new monthly escrow payment is \$338.87.

Escrow Item Description	Annual Amount	Monthly Amount
Hazard Ins:	\$1,305.00	
City Tax:	\$941.40	
School Tax:	\$1,820.13	
Total Payments from Escrow:	\$4,066.53	÷ 12 = \$338.87

## Projected Escrow Account Activity (Continued)

Below is a projection of escrow account activity from August 01, 2021 through July 31, 2022. These amounts may change when the actual payments become due.

Month	Escrow Deposit(s)	Tax Payment(s)	Insurance Payment(s)	Mortgage Insurance Payment(s)	Projected Balance
Beginning Escrow Balance					
Aug 2021	\$338.87	\$1,820.13	\$0.00	\$0.00	\$633.95 <sup>1</sup>
Sep 2021	\$338.87	\$0.00	\$0.00	\$0.00	\$972.82
Oct 2021	\$338.87	\$0.00	\$0.00	\$0.00	\$1,311.69
Nov 2021	\$338.87	\$0.00	\$0.00	\$0.00	\$1,650.56
Dec 2021	\$338.87	\$0.00	\$0.00	\$0.00	\$1,989.43
Jan 2022	\$338.87	\$0.00	\$0.00	\$0.00	\$2,328.30
Feb 2022	\$338.87	\$0.00	\$1,305.00	\$0.00	\$1,362.17
Mar 2022	\$338.87	\$941.40	\$0.00	\$0.00	\$759.64
Apr 2022	\$338.87	\$0.00	\$0.00	\$0.00	\$1,098.51
May 2022	\$338.87	\$0.00	\$0.00	\$0.00	\$1,437.38
Jun 2022	\$338.87	\$0.00	\$0.00	\$0.00	\$1,776.25
Jul 2022	\$338.87	\$0.00	\$0.00	\$0.00	\$2,115.12
Ending Escrow Balance					
Totals	\$4,066.44	\$2,761.53	\$1,305.00	\$0.00	

<sup>1</sup> Lowest projected balance.

## Your Escrow Shortage and/or Reserve

Based on the projected activity above, our review shows that you have an additional required balance of \$43.80 to satisfy the reserve. See the lowest projected balance in the table above to find out when this will occur.

Lowest Projected Balance	\$633.95
Minimum Required Balance	\$677.75
Escrow Shortage and/or Escrow Reserve	\$43.80

PennyMac requires a minimum balance up to one-sixth of the estimated total annual payments from your escrow account, unless state law or your mortgage contract requires less, to help cover any unexpected increases in taxes and/or insurance. The minimum required balance does not include mortgage insurance.

## Escrow Account History

The following is the statement of activity in your escrow account from August 01, 2020 through July 31, 2021.

Last year, we anticipated that payments from your account would be made during this period equaling \$4,047.33. Your lowest monthly balance should not have exceeded \$674.55, or 1/6 of anticipated payments from the account, unless your mortgage contract or state law specifies a lower amount.

The table below shows the Projected and Actual account history for the previous escrow account period.

Month	Payments		Disbursements			Escrow Balance		
	Projected	Actual	Projected	Description	Actual	Description	Projected	Actual
<b>Beginning Escrow Balance</b>								\$2,002.89      \$1,877.54
Aug 2020	\$337.27	\$347.38 *	\$1,786.93	School Tax	\$1,820.13 *	School Tax	\$553.23	\$404.79 <sup>2</sup>
Sep 2020	\$337.27	\$347.38 *	\$0.00		\$0.00		\$890.50	\$752.17
Oct 2020	\$337.27	\$694.76 *	\$0.00		\$0.00		\$1,227.77	\$1,446.93
Nov 2020	\$337.27	\$0.00 *	\$0.00		\$0.00		\$1,565.04	\$1,446.93
Dec 2020	\$337.27	\$347.38 *	\$0.00		\$0.00		\$1,902.31	\$1,794.31
Jan 2021	\$337.27	\$0.00 *	\$0.00		\$1,305.00 *	Hazard Ins	\$2,239.58	\$489.31
Feb 2021	\$337.27	\$347.38 *	\$1,319.00	Hazard Ins	\$0.00 *		\$1,257.85	\$836.69
Mar 2021	\$337.27	\$694.76 *	\$941.40	City Tax	\$941.40	City Tax	\$653.72	\$590.05
Apr 2021	\$337.27	\$347.38 *	\$0.00		\$0.00		\$990.99	\$937.43
May 2021	\$337.27	\$347.38 *	\$0.00		\$0.00		\$1,328.26	\$1,284.81
Jun 2021	\$337.27	\$0.00 *	\$0.00		\$0.00		\$1,665.53	\$1,284.81
Jul 2021	\$337.27	\$830.40 *E	\$0.00		\$0.00		\$2,002.80	\$2,115.21
<b>Ending Escrow Balance</b>								\$2,002.80      \$2,115.21
<b>Totals</b>	<b>\$4,047.24</b>	<b>\$4,304.20</b>	<b>\$4,047.33</b>		<b>\$4,066.53</b>			

<sup>2</sup> Lowest actual balance.

An asterisk '\*' beside an amount indicates a difference from projected activity, either in the amount or the date.

The letter 'E' beside an amount indicates that the payment has not yet occurred, but is estimated to occur as shown.

At the time of analysis, PennyMac assumes that you will make all scheduled mortgage payments by or before the effective date of your new payment (shown in the Projected Escrow Account Activity section above).

## Other Important Information

**How to Contact Us**


[www.PennyMacUSA.com](http://www.PennyMacUSA.com)  
 Available 24/7 on all your devices:  
 PC, Tablet, and Mobile.  
*El sitio web y las declaraciones están disponibles en español.*  
**Go Paperless today!**

**How to Make a Payment**

**Auto-Pay** \*: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice.  
**Pay Online:** Make a one-time payment on our website.



**PennyMac Customer Service:**  
 (800) 777 - 4001  
 M - F: 6:00 AM - 6:00 PM PT  
 Sat: 7:00 AM - 11:00 AM PT  
**Fax:** (866) 577 - 7205



**PennyMac Loan Services, LLC**  
 Attn: Correspondence Unit  
 P.O. Box 514387  
 Los Angeles, CA 90051-4387

**Tax and Insurance Information**
**Property Tax Bills:**

If you receive a tax bill, you do not need to take any action. (**Please note:** Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.)

**General Insurance Questions:** (866) 318-0208
 

**Insurance Information:** Any time there is a change to your insurance policy please provide your insurance carrier the following information:

**Mortgagee Clause:**

PennyMac Loan Services, LLC  
 Its Successors and/or Assigns  
 P.O. Box 6618  
 Springfield, OH 45501-6618

**Credit Reporting Information**

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Important Consumer Information**

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

**Requests for prior payment adjustments:** To request funds for a prior payment be applied differently, you **must** notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions.

\* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

\*\* When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

**NEW YORK** - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may obtain further information or file a complaint by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting [www.dfs.ny.gov](http://www.dfs.ny.gov).

**NORTH CAROLINA** - Licensed by the North Carolina Department of Insurance. Permit No. 104753 - 6101 Condor Dr., Suite 200, Moorpark, CA 93021. Permit No. 112228 - 14800 Trinity Blvd., Fort Worth, TX 76155. Permit No. 112874 - 3043 Townsgate Rd., Suite 200, Westlake Village, CA 91361. Permit No. 112877 - 2201 West Plano Parkway, Suites 150 and 300, Plano, TX 75075. Permit No. 113746 - 10550 West Charleston Blvd., Suite A, Las Vegas, NV 89135.

**OREGON** - The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at (800) 777-4001. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit [dfr.oregon.gov](http://dfr.oregon.gov).

**TEXAS** - COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 N. LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT (877) 276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at [www.sml.texas.gov](http://www.sml.texas.gov) or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov).



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